

## ABSTRACT OF THE DISCLOSURE

An apparatus for providing account security, including a processor for processing at least one of a transaction, a communication, and a request for authorization, on an account, wherein the processor generates a notification signal which contains information regarding the at least one of a transaction, a communication, and a request for authorization, and a transmitter for transmitting the notification signal to a communication device associated with at least one of an account holder and an individual authorized to receive the notification signal for an account holder, wherein the notification signal is transmitted to the communication device independently of any processing of the at least one of a transaction, a communication, and a request for authorization, by a central transaction processing at least one of computer and service.